



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name CULLEN/FROST BANKERS, INC.

City/State SAN ANTONIO, TX

Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 50,928,808

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CULLEN/FROST BANKERS, INC.
111 WEST HOUSTON STREET

SAN ANTONIO, TX 78205

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	45,579,106	37,479,575	31,842,827	31,202,961	30,379,337
Net income (\$000)	443,079	331,151	443,599	454,918	364,149
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.37	2.60	27	2.86	2.77	48	3.46	3.01	71	3.38	3.08	63	3.46	2.92	81
+ Non-interest income	0.84	1.04	45	0.94	1.21	41	1.13	1.32	50	1.11	1.31	50	1.10	1.35	42
- Overhead expense	1.93	2.17	35	2.27	2.57	37	2.62	2.69	52	2.49	2.71	37	2.50	2.72	38
- Provision for credit losses	0	-0.09	71	0.63	0.51	68	0.11	0.15	47	0.07	0.14	31	0.12	0.16	44
+ Securities gains (losses)	0	0.01	38	0.29	0.02	99	0	0.01	53	0	0	36	-0.02	0.01	8
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.28	1.66	17	1.19	1.04	58	1.87	1.56	76	1.93	1.57	81	1.93	1.43	85
Net operating income	0.97	1.26	19	0.88	0.81	55	1.39	1.19	72	1.46	1.24	78	1.20	0.89	78
Net income	0.97	1.26	19	0.88	0.82	54	1.39	1.19	72	1.46	1.24	78	1.20	0.90	77
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.58	3.06	18	3.22	3.55	25	4.20	4.41	33	3.97	4.24	32	3.80	3.80	51
Interest expense	0.06	0.25	6	0.13	0.52	3	0.44	1.08	8	0.32	0.86	7	0.09	0.60	2
Net interest income (tax equivalent)	2.52	2.80	27	3.09	3.01	48	3.75	3.33	67	3.64	3.38	62	3.71	3.19	79
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.11	38	0.60	0.27	86	0.23	0.21	64	0.33	0.22	79	0.27	0.24	69
Earnings coverage of net loan and lease losses (X)	57.46	39.72	73	5.69	22.91	26	15.81	24.40	51	11.83	21.75	43	13.39	19.67	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.52	1.23	76	1.51	1.58	50	0.90	0.83	55	0.94	0.90	56	1.18	0.98	77
Allowance for loan and lease losses / Total loans and leases	1.52	1.20	78	1.51	1.55	51	0.90	0.81	56	0.94	0.89	57	1.18	0.96	78
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.35	0.49	35	0.36	0.71	17	0.70	0.57	67	0.53	0.61	44	1.16	0.72	86
30-89 days past due loans and leases / Total loans and leases	0.50	0.32	77	0.51	0.39	72	0.34	0.43	50	0.42	0.44	54	0.71	0.47	84
Liquidity and Funding															
Net noncore funding dependence	-43.03	-2.33	0	-29.59	3.20	2	-4.89	14.45	6	-16.36	16.62	2	-14.09	17.03	1
Net short-term noncore funding dependence	-43.31	-7.71	5	-29.76	-4.76	6	-6.26	3.38	17	-16.61	4.66	10	-14.27	4.83	9
Net loans and leases / Total assets	31.59	58.67	8	40.58	61.58	11	42.87	63.77	14	43.15	63.98	14	40.84	62.73	13
Capitalization															
Tier 1 leverage ratio	7.34	8.98	12	8.07	9.13	17	9.28	9.76	42	9.06	9.71	31	8.46	9.53	22
Holding company equity capital / Total assets	8.72	10.71	18	10.12	11.16	35	11.47	12.43	39	10.41	12.22	24	10.37	11.94	27
Total equity capital (including minority interest) / Total assets	8.72	10.82	16	10.12	11.29	34	11.47	12.57	36	10.41	12.27	24	10.37	12.01	25
Common equity tier 1 capital / Total risk-weighted assets	13.13	12.42	69	12.86	12.38	63	12.36	12.17	58	12.27	12.12	65	12.42	12.19	67
Net loans and leases / Equity capital (X)	3.62	5.53	12	4.01	5.58	17	3.74	5.21	17	4.15	5.29	21	3.94	5.27	21
Cash dividends / Net income	44.22	28.27	83	55.14	42.30	71	41.72	33.12	68	38.14	27.31	71	41.81	31.29	69
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	20.03	10.50	84	24.43	16.68	74	5.33	9.26	47	1.79	7	25	5.17	8.28	52
Equity capital	3.41	7.46	39	9.75	6.99	69	16.11	10.49	79	2.15	7.89	32	9.84	10.18	67
Net loans and leases	-6.56	3.36	13	17.79	9.07	80	4.66	9.10	40	7.56	7.89	58	9.85	9.38	68
Noncore funding	25.73	-14.79	90	6.43	-12.18	72	47.81	6.59	89	17.08	10.67	70	-4.90	5.59	43
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	2.23	10.95	29	2.31	13.56	26	2.53	13.04	34	2.93	13.37	35	2.99	12.69	40
Equity investment in subsidiaries / Equity capital	95.11	103.22	9	96.80	102.81	17	99.62	103.22	30	99.81	103.10	35	99.30	102.10	32
Cash from ops + noncash items + op expense / Op expense + dividends	118.66	154.48	39	149.41	147.24	63	131.16	190.27	30	114.15	174.91	25	99.39	148.20	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	666,037	669,087	730,398	659,361	528,433	-0.46	47.28
Income from lease financing receivables.....	11,216	13,711	14,013	12,996	12,691	-18.20	-8.75
Fully taxable income on loans and leases.....	670,810	676,485	738,147	665,973	535,333	-0.84	45.79
Tax-exempt income on loans and leases.....	6,443	6,313	6,264	6,384	5,791	2.06	45.93
Estimated tax benefit on income on loans and leases.....	2,555	2,498	2,520	2,521	4,489	2.28	-23.83
Income on loans and leases (tax equivalent).....	679,808	685,296	746,931	674,878	545,613	-0.80	45.29
Investment interest income (tax equivalent).....	405,558	419,134	444,081	410,679	487,205	-3.24	-14.34
Interest on balances due from depository institutions.....	17,878	12,893	35,590	56,968	41,608	38.66	11.02
Interest income on other earning assets.....	614	1,383	6,428	6,699	1,849	-55.60	-41.30
Total interest income (tax equivalent).....	1,103,858	1,118,706	1,233,030	1,149,224	1,076,275	-1.33	15.17
Interest on time deposits of \$250K or more.....	1,454	4,974	5,388	2,252	832	-70.77	
Interest on time deposits < \$250K.....	2,239	9,160	11,154	4,316	1,053	-75.56	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	10,826	17,884	83,200	68,769	15,303	-39.47	84.96
Interest on other borrowings and trading liabilities.....	4,725	8,360	25,381	13,312	5,477	-43.48	35.58
Interest on subordinated debt and mandatory convertible securities.....	4,657	4,656	4,657	4,657	3,860	0.02	246.76
Total interest expense.....	23,901	45,034	129,780	93,306	26,525	-46.93	97.92
Net interest income (tax equivalent).....	1,079,957	1,073,672	1,103,250	1,055,918	1,049,750	0.59	14.11
Non-interest income.....	383,842	352,434	359,769	345,975	334,946	8.91	17.17
Adjusted operating income (tax equivalent).....	1,463,799	1,426,106	1,463,019	1,401,893	1,384,696	2.64	14.90
Overhead expense.....	881,819	851,883	833,504	776,771	758,923	3.51	20.43
Provision for credit losses.....	63	236,955	33,759	21,613	35,460		-99.88
Securities gains (losses).....	69	108,989	294	-156	-4,941	-99.94	-99.54
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	581,986	446,257	596,050	603,353	585,372	30.41	15.24
Applicable income taxes.....	46,459	20,170	55,870	53,763	44,214	130.34	25.06
Tax equivalent adjustments.....	92,448	94,936	96,581	94,672	177,009	-2.62	-43.50
Applicable income taxes (tax equivalent).....	138,907	115,106	152,451	148,435	221,223	20.68	-30.81
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	443,079	331,151	443,599	454,918	364,149	33.80	45.62
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	443,079	331,151	443,599	454,918	364,149	33.80	45.62
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	443,079	331,151	443,599	454,918	364,149	33.80	45.62
Investment securities income (tax equivalent).....	405,558	419,134	444,081	410,679	487,205	-3.24	-14.34
US Treasury and agency securities (excluding mortgage-backed securities).....	29,052	27,533	56,168	62,756	70,827	5.52	-61.40
Mortgage-backed securities.....	50,676	59,203	59,794	22,405	21,199	-14.40	89.08
All other securities.....	325,830	332,398	328,119	325,518	395,179	-1.98	-12.26
Cash dividends declared.....	195,943	182,600	185,069	173,512	152,235	7.31	37.06
Common.....	188,786	180,584	177,006	165,449	144,172	4.54	39.94
Preferred.....	7,157	2,016	8,063	8,063	8,063	255.01	-11.24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.42	2.85	19	2.98	3.27	24	3.87	4	38	3.68	3.87	33	3.54	3.47	55
Less: Interest expense	0.05	0.23	6	0.12	0.48	3	0.41	0.98	8	0.30	0.79	7	0.09	0.55	2
Equals: Net interest income (tax equivalent)	2.37	2.60	27	2.86	2.77	48	3.46	3.01	71	3.38	3.08	63	3.46	2.92	81
Plus: Non-interest income	0.84	1.04	45	0.94	1.21	41	1.13	1.32	50	1.11	1.31	50	1.10	1.35	42
Equals: adjusted operating income (tax equivalent)	3.21	3.70	25	3.81	4.04	42	4.59	4.41	63	4.49	4.46	52	4.56	4.33	64
Less: Overhead expense	1.93	2.17	35	2.27	2.57	37	2.62	2.69	52	2.49	2.71	37	2.50	2.72	38
Less: Provision for credit losses	0	-0.09	71	0.63	0.51	68	0.11	0.15	47	0.07	0.14	31	0.12	0.16	44
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	39	0.29	0.02	99	0	0.01	53	0	0	32	-0.02	0.01	8
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.28	1.66	17	1.19	1.04	58	1.87	1.56	76	1.93	1.57	81	1.93	1.43	85
Less: Applicable income taxes (tax equivalent)	0.30	0.38	27	0.31	0.23	72	0.48	0.36	82	0.48	0.33	88	0.73	0.55	73
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	0.97	1.26	19	0.88	0.81	55	1.39	1.19	72	1.46	1.24	78	1.20	0.89	78
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	0.97	1.26	19	0.88	0.82	54	1.39	1.19	72	1.46	1.24	78	1.20	0.90	77
Memo: Net income (last four quarters)	0.97	1.26	19	0.88	0.82	54	1.39	1.19	71	1.46	1.24	77	1.20	0.91	77
Net income—BHC and noncontrolling (minority) interest	0.97	1.27	17	0.88	0.83	53	1.39	1.20	72	1.46	1.25	77	1.20	0.91	77
Margin Analysis															
Average earning assets / Average assets	93.93	93.08	61	92.75	92.32	57	92.29	91.05	62	92.88	91.48	65	93.14	91.61	68
Average interest-bearing funds / Average assets	53.61	61.99	16	53.34	64.06	10	56.76	65.57	16	54.70	65.56	12	54.29	65.75	12
Interest income (tax equivalent) / Average earning assets	2.58	3.06	18	3.22	3.55	25	4.20	4.41	33	3.97	4.24	32	3.80	3.80	51
Interest expense / Average earning assets	0.06	0.25	6	0.13	0.52	3	0.44	1.08	8	0.32	0.86	7	0.09	0.60	2
Net interest income (tax equivalent) / Average earning assets	2.52	2.80	27	3.09	3.01	48	3.75	3.33	67	3.64	3.38	62	3.71	3.19	79
Yield or Cost															
Total loans and leases (tax equivalent)	4.06	4.01	58	4	4.27	36	5.18	5.09	62	4.96	4.95	57	4.38	4.52	47
Interest-bearing bank balances	0.13	0.14	40	0.23	0.27	42	1.83	2.04	36	1.80	1.64	63	1.07	1.05	55
Federal funds sold and reverse repos	0.22	0.25	60	0.89	0.68	70	2.25	2.44	48	2.08	2.17	53	1.28	1.41	55
Trading assets	0.01	0.45	56	0.03	0.60	52	0.05	0.99	47	0.05	1.11	42	0.07	1.11	38
Total earning assets	2.36	3.04	16	2.95	3.51	17	3.87	4.36	19	3.64	4.20	16	3.18	3.73	17
Investment securities (tax equivalent)	3.32	1.77	96	3.50	2.25	96	3.43	2.76	91	3.41	2.68	92	4.03	2.47	98
US Treasury and agency securities (excluding mortgage-backed securities)	1.76	1.14	84	2.50	1.75	85	2.02	2.32	35	1.82	2.05	36	1.85	1.62	69
Mortgage-backed securities	1.66	1.57	60	2.32	2.05	75	2.87	2.61	83	3.14	2.50	94	3.12	2.23	97
All other securities	3.96	2.81	83	4.08	3.24	80	4.08	4.06	66	4.08	4.20	66	5.35	3.66	89
Interest-bearing deposits	0.07	0.21	15	0.18	0.53	8	0.62	1.10	14	0.49	0.81	20	0.11	0.49	8
Time deposits of \$250K or more	0.33	0.66	16	1.25	1.42	33	1.70	1.96	25	0.96	1.44	16			
Time deposits < \$250K	0.32	0.62	17	1.25	1.36	39	1.63	1.82	36	0.75	1.29	14			
Other domestic deposits	0.05	0.15	18	0.11	0.36	5	0.55	0.93	18	0.46	0.67	30			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.10	0.17	50	0.31	0.62	24	1.53	1.86	38	0.76	1.51	29	0.16	0.94	11
Other borrowed funds and trading liabilities	0	1.27	2	0.16	1.50	4	0	2.38	1	0	2.28	0	0	1.77	0
All interest-bearing funds	0.10	0.37	6	0.23	0.74	3	0.72	1.49	10	0.55	1.19	10	0.16	0.82	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	383,842	352,434	359,769	345,975	334,946
Fiduciary activities income	115,341	99,998	99,298	99,526	96,700
Service charges on deposit accounts - domestic	76,166	75,656	84,451	80,996	80,184
Trading revenue	13,812	15,807	9,346	7,692	5,715
Investment banking fees and commissions	52,364	49,119	47,729	38,100	34,452
Insurance activities revenue	51,715	50,417	52,850	49,431	46,337
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	11,623	-484	5,719	5,350	4,696
Other non-interest income	62,821	61,921	60,376	64,880	66,862
Total overhead expenses	881,819	851,883	833,504	776,771	758,923
Personnel expense	484,235	469,947	469,022	435,771	419,624
Net occupancy expense	146,335	139,285	123,921	111,988	109,695
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	697	918	1,168	1,424	1,703
Other operating expenses	250,552	241,733	239,393	227,588	227,901
Fee income on mutual funds and annuities	12,486	10,207	9,677	10,226	10,744
Memoranda					
Assets under management in proprietary mutual funds and annuities	4,195,614	4,165,934	4,977,591	4,090,856	3,491,600
Number of equivalent employees	4,553	4,685	4,659	4,370	4,270
Average personnel expense per employee	106.36	100.31	100.67	99.72	98.27
Average assets per employee	10,010.79	7,999.91	6,834.69	7,140.27	7,114.60

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.25	2.17	68	2.90	2.02	67	2.69	2.72	55	2.96	3.08	53	3.21	2.85	58
Overhead expenses / Net Interest Income + non-interest income	64.30	59.28	69	64	62.28	61	61	61.29	53	59.42	60.88	44	62.84	63.61	44
Percent of Average Assets															
Total overhead expense	1.93	2.17	35	2.27	2.57	37	2.62	2.69	52	2.49	2.71	37	2.50	2.72	38
Personnel expense	1.06	1.21	35	1.25	1.30	48	1.47	1.41	54	1.40	1.44	44	1.38	1.42	47
Net occupancy expense	0.32	0.23	84	0.37	0.26	87	0.39	0.28	85	0.36	0.28	77	0.36	0.29	74
Other operating expenses	0.55	0.72	27	0.65	0.94	26	0.76	0.97	34	0.73	0.97	28	0.76	1	31
Overhead less non-interest income	1.09	1.10	42	1.33	1.25	52	1.49	1.32	57	1.38	1.38	46	1.40	1.34	50
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.24	58.83	50	59.73	61.82	46	56.97	60.64	40	55.41	60.37	25	54.81	62.73	21
Personnel expense	33.08	32.93	44	32.95	32.36	47	32.06	32.39	48	31.08	32.51	36	30.30	32.93	33
Net occupancy expense	10	6.23	93	9.77	6.58	90	8.47	6.52	84	7.99	6.48	77	7.92	6.70	70
Other operating expenses	17.16	19.18	39	17.01	22.28	27	16.44	21.20	23	16.34	20.90	20	16.58	22.41	16
Total non-interest income	26.22	27.67	51	24.71	28.83	44	24.59	29.23	49	24.68	28.50	48	24.19	31.08	37
Fiduciary activities income	7.88	2.20	91	7.01	2.09	90	6.79	1.97	90	7.10	2.14	89	6.98	2.38	88
Service charges on domestic deposit accounts	5.20	3.27	79	5.31	3.27	82	5.77	3.88	75	5.78	4.15	66	5.79	4.28	62
Trading revenue	0.94	0.62	76	1.11	1.28	70	0.64	1.18	57	0.55	0.85	61	0.41	0.90	57
Investment banking fees and commissions	3.58	2.58	75	3.44	2.46	76	3.26	3.54	74	2.72	3.42	66	2.49	3.62	62
Insurance activities revenue	3.53	0.36	96	3.54	0.41	94	3.61	0.47	92	3.53	0.47	93	3.35	0.55	92
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.79	3.30	29	-0.03	3.92	7	0.39	1.86	24	0.38	1.61	28	0.34	1.67	31
Other non-interest income	4.29	9.27	16	4.34	9.65	20	4.13	10.04	13	4.63	9.86	16	4.83	10.77	20
Overhead less non-interest income	34.02	30.52	57	35.02	31.93	54	32.38	31.06	44	30.73	31.46	42	30.62	31.19	42
Applicable income taxes / Pretax net operating income (tax equivalent)	7.98	21.18	3	4.52	18.63	5	9.37	20.56	2	8.91	19.04	8	7.55	32.99	12
Applicable income tax + TE / Pretax net operating income + TE	23.87	22.67	69	25.79	21.18	84	25.58	23.23	77	24.60	21.56	76	37.79	37.95	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	8,988,202	8,364,638	7,407,119	6,823,938	6,324,360	7.45	55.25
Commercial and industrial loans	5,948,261	7,638,108	5,844,509	5,604,339	5,119,378	-22.12	25.21
Loans to individuals	470,064	492,569	505,049	561,559	538,388	-4.57	0.47
Loans to depository institutions and acceptances of other banks	778	342	632	5,835	2,934	127.49	-70.75
Agricultural loans	23,217	23,261	26,451	23,886	31,735	-0.19	18.51
Other loans and leases	905,910	962,395	966,557	1,080,176	1,124,249	-5.87	-4.04
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	16,336,432	17,481,313	14,750,317	14,099,733	13,141,044	-6.55	36.43
Less: Allowance for loan and lease losses	248,666	263,177	132,167	132,132	155,364	-5.51	62.48
Net loans and leases	16,087,766	17,218,136	14,618,150	13,967,601	12,985,680	-6.56	36.09
Debt securities that reprice or mature in over 1 year	15,057,205	11,159,813	12,734,137	10,161,766	11,549,915	34.92	30.09
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	31,144,971	28,377,949	27,352,287	24,129,367	24,535,595	9.75	33.12
Interest-bearing bank balances	15,985,244	9,758,624	2,849,950	2,641,971	4,351,216	63.81	348.91
Federal funds sold and reverse repos	41,978	775	356,373	635,017	159,967	5316.52	123.98
Debt securities that reprice or mature within 1 year	574,400	1,181,234	522,593	2,288,922	328,631	-51.37	-31.35
Trading assets	184,261	156,112	80,751	70,646	56,932	18.03	257.07
Total earning assets	47,930,854	39,474,694	31,161,954	29,765,923	29,432,341	21.42	72.02
Non-interest-bearing cash and due from depository institutions	561,636	532,550	580,863	675,948	549,151	5.46	0.21
Premises, fixed assets, and leases	1,050,331	1,046,175	1,011,948	552,330	520,958	0.40	99.75
Other real estate owned	3,391	850	1,084	1,175	2,116	298.94	38.98
Investment in unconsolidated subsidiaries	4,565	4,997	5,009	5,056	5,109	-8.65	-11.15
Intangible and other assets	1,378,189	1,369,266	1,336,032	1,369,733	1,289,907	0.65	7.80
Total assets	50,928,808	42,428,372	34,096,890	32,370,165	31,799,582	20.03	68.44
Quarterly average assets	48,575,692	40,364,953	32,972,259	31,421,264	31,028,492	20.34	62.27
Average loans and leases (YTD)	16,758,488	17,125,891	14,430,288	13,607,343	12,458,188	-2.15	45.03
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	16,336,432	17,481,313	14,750,317	14,099,733	13,141,044	-6.55	36.43
Real estate loans secured by 1-4 family	1,549,958	1,441,832	1,317,497	1,219,472	1,118,911	7.50	50.61
Commercial real estate loans	7,413,523	6,894,465	6,048,644	5,573,151	5,153,280	7.53	56.94
Construction and land development	1,717,321	1,547,233	1,616,114	1,585,250	1,416,606	10.99	24.92
Multifamily	277,713	364,906	226,887	132,348	124,074	-23.89	197.26
Nonfarm nonresidential	5,418,489	4,982,326	4,205,643	3,855,553	3,612,600	8.75	66.44
Real estate loans secured by farmland	24,721	28,341	40,978	31,315	52,169	-12.77	-33.04
Total investment securities	15,631,605	12,341,047	13,256,730	12,450,688	11,878,546	26.66	25.95
U.S. Treasury securities	2,179,433	1,119,633	1,948,134	3,427,690	3,445,153	94.66	-48.95
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	8,857,144	8,703,451	8,568,641	8,189,022	7,764,696	1.77	20.50
Mortgage-backed securities	4,593,528	2,516,463	2,738,455	832,476	668,697	82.54	481.70
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,500	1,500	1,500	1,500	0	0.00	11.11
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	13,882,268	10,395,214	11,226,725	11,344,631	10,446,448	33.54	36.63
U.S. Treasury securities	2,179,433	1,119,633	1,948,134	3,427,690	3,445,153	94.66	-45.78
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	7,636,571	7,287,902	7,070,997	7,087,202	6,336,209	4.78	42.58
Mortgage-backed securities	4,066,264	1,987,679	2,207,594	829,739	665,086	104.57	417.88
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	59,806	107,063	18,670	10,896	23,693	-44.14	386.74
Available-for-sale securities appreciation (depreciation)	478,740	710,165	391,823	-23,125	159,060	-32.59	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,408,176	5,097,339	3,915,449	3,820,203	3,821,614	25.72	64.97

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	18,479,556	15,157,766	10,943,466	11,073,502	11,259,720	21.91	74.73
NOW, ATS and transaction accounts	586,920	427,415	439,029	598,896	385,694	37.32	68.94
Time deposits less brokered deposits < \$250K	680,296	713,587	736,884	612,775	559,201	-4.67	
MMDA and other savings accounts	22,572,854	18,330,532	15,218,309	14,690,094	14,496,591	23.14	59.69
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	42,319,626	34,629,300	27,337,688	26,975,267	26,701,206	22.21	66.62
Time deposits of \$250K or more	432,608	427,548	371,712	249,945	233,693	1.18	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,766,724	2,116,997	1,695,342	1,367,548	1,147,824	30.69	183.19
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	20,666	0	0		
Other borrowings w/remaining maturity over 1 year	0	0	303,022	0	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	3,199,332	2,544,545	2,390,742	1,617,493	1,381,517	25.73	120.24
Trading liabilities	138,543	80,152	31,770	44,787	33,711	72.85	299.56
Subordinated notes and debentures + trust preferred securities	222,189	235,378	235,164	234,950	234,736	-5.60	-5.90
Other liabilities	609,563	645,981	189,858	128,751	150,549	-5.64	446.34
Total liabilities	46,489,253	38,135,356	30,185,222	29,001,248	28,501,719	21.91	70.71
Equity Capital							
Perpetual preferred stock (including surplus)	145,452	145,452	144,486	144,486	144,486	0.00	0.67
Common stock	642	642	642	642	642	0.00	0.78
Common surplus	1,009,921	997,168	983,250	967,304	953,361	1.28	11.38
Retained earnings	2,956,966	2,750,723	2,667,534	2,440,002	2,187,069	7.50	48.92
Accumulated other comprehensive income	347,318	512,970	267,370	-63,600	79,512	-32.29	
Other equity capital components	-20,744	-113,939	-151,614	-119,917	-67,207		
Total holding company equity capital	4,439,555	4,293,016	3,911,668	3,368,917	3,297,863	3.41	47.86
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,439,555	4,293,016	3,911,668	3,368,917	3,297,863	3.41	47.86
Total liabilities and capital	50,928,808	42,428,372	34,096,890	32,370,165	31,799,582	20.03	68.44
Memoranda							
Non-interest-bearing deposits	18,479,556	15,157,766	10,943,466	11,073,502	11,259,720	21.91	74.73
Interest-bearing deposits	24,272,678	19,899,082	16,765,934	16,151,710	15,675,179	21.98	58.66
Total deposits	42,752,234	35,056,848	27,709,400	27,225,212	26,934,899	21.95	65.23
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,293,016	3,911,668	3,368,917	3,297,863	3,002,528		
Accounting restatements	0	-29,252	-14,672	-2,285	0		
Net income	443,079	331,151	443,599	454,918	364,149		
Net sale of new perpetual preferred stock	0	-4,548	0	0	0		
Net sale of new common stock	54,417	12,557	20,770	31,647	67,746		
Sale of treasury stock	1,749	10,307	0	0	0		
Less: Purchase of treasury stock	3,864	15,785	68,793	101,010	101,473		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	195,943	182,600	185,069	173,512	152,235		
Change in other comprehensive income	-165,653	245,600	330,970	-152,647	104,135		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	12,754	13,918	15,946	13,943	13,013		
Holding company equity capital, ending balance	4,439,555	4,293,016	3,911,668	3,368,917	3,297,863		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	17.65	36.25	15	19.71	36.22	19	21.72	37.78	22	21.08	37.19	21	19.89	35.54	22
Commercial and industrial loans	11.68	10.76	62	18	13.52	72	17.14	12.02	76	17.31	12.85	72	16.10	12.62	66
Loans to individuals	0.92	3.36	44	1.16	3.40	46	1.48	4.20	46	1.73	4.31	47	1.69	4.47	47
Loans to depository institutions and acceptances of other banks	0	0.02	74	0	0.03	65	0	0.04	63	0.02	0.05	73	0.01	0.06	66
Agricultural loans	0.05	0.18	54	0.05	0.19	57	0.08	0.24	58	0.07	0.30	58	0.10	0.21	66
Other loans and leases	1.78	4.47	27	2.27	4.63	30	2.83	5.01	38	3.34	5	41	3.54	5.10	38
Net loans and leases	31.59	58.67	8	40.58	61.58	11	42.87	63.77	14	43.15	63.98	14	40.84	62.73	13
Debt securities over 1 year	29.57	19.46	79	26.30	15.55	91	37.35	14.60	98	31.39	14.63	95	36.32	14.83	96
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal	61.15	79.22	7	66.88	78.16	13	80.22	79.65	30	74.54	79.97	19	77.16	79.31	26
Interest-bearing bank balances	31.39	8.50	97	23	7.51	96	8.36	3.06	89	8.16	3.04	90	13.68	3.46	94
Federal funds sold and reverse repos	0.08	0.54	70	0	0.82	58	1.05	1.57	79	1.96	1.66	81	0.50	1.81	73
Debt securities 1 year or less	1.13	1.56	54	2.78	1.68	79	1.53	1.91	57	7.07	1.96	90	1.03	1.86	44
Trading assets	0.36	0.49	68	0.37	1.01	51	0.24	1.19	50	0.22	1.33	62	0.18	1.34	57
Total earning assets	94.11	91.77	76	93.04	91.05	73	91.39	89.53	69	91.95	89.74	72	92.56	89.84	75
Non-interest cash and due from depository institutions	1.10	0.82	75	1.26	1.07	64	1.70	1.14	86	2.09	1.21	94	1.73	1.22	81
Other real estate owned	0.01	0.01	53	0	0.02	21	0	0.03	20	0	0.04	16	0.01	0.05	21
All other assets	4.78	7.35	19	5.71	7.82	25	6.90	9.27	23	5.96	8.98	21	5.72	8.86	17
Memoranda															
Short-term investments	32.60	11.47	94	25.79	11.17	89	10.94	7.63	74	17.19	7.80	84	15.22	8.69	80
U.S. Treasury securities	4.28	1.47	83	2.64	0.84	82	5.71	1.03	94	10.59	1.04	97	10.83	1.02	97
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	17.39	1.73	98	20.51	1.69	98	25.13	1.34	99	25.30	1.62	99	24.42	1.60	99
Mortgage-backed securities	9.02	14.14	27	5.93	11.75	19	8.03	11.44	30	2.57	11.13	7	2.10	11.06	9
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	22	0	0.42	27	0	0.39	26	0	0.41	26	0	0.38	10
Loans held-for-sale	0	0.55	7	0	0.52	7	0	0.39	7	0	0.30	8	0	0.33	6
Loans held for investment	32.08	58.06	9	41.20	61.72	11	43.26	63.50	14	43.56	63.93	14	41.32	62.63	14
Real estate loans secured by 1-4 family	3.04	11.46	13	3.40	11.91	16	3.86	13.29	15	3.77	13.46	15	3.52	13.44	14
Revolving	1.02	1.42	48	1.07	1.66	44	1.10	2.07	37	1.04	2.27	34	0.92	2.40	32
Closed-end, secured by first liens	0.82	9.67	7	0.92	9.81	9	1.23	10.69	10	1.26	10.57	9	1.33	10.35	10
Closed-end, secured by junior liens	1.20	0.17	94	1.41	0.22	95	1.53	0.28	94	1.47	0.31	94	1.27	0.34	92
Commercial real estate loans	14.56	22.69	29	16.25	22.22	32	17.74	22.23	39	17.22	21.58	40	16.21	19.88	42
Construction and land development	3.37	3.34	55	3.65	3.40	56	4.74	3.44	68	4.90	3.51	68	4.45	3.25	66
Multifamily	0.55	3.57	15	0.86	3.12	20	0.67	3.01	18	0.41	2.72	15	0.39	2.54	17
Nonfarm nonresidential	10.64	14.57	35	11.74	14.72	37	12.33	14.69	42	11.91	14.44	42	11.36	13.30	44
Real estate loans secured by farmland	0.05	0.30	45	0.07	0.33	47	0.12	0.36	56	0.10	0.41	55	0.16	0.32	63

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	55.02	61.05	34	47.85	57.15	28	50.22	57.46	38	48.40	56.49	38	48.13	54.84	40
Real estate loans secured by 1-4 family	9.49	19.86	20	8.25	19.43	18	8.93	20.75	17	8.65	21.10	16	8.51	21.45	17
Revolving	3.18	2.43	61	2.59	2.64	52	2.55	3.15	46	2.39	3.50	40	2.22	3.77	37
Closed-end	6.31	17.24	16	5.66	16.59	16	6.39	17.39	16	6.26	17.39	16	6.29	17.41	18
Commercial real estate loans	45.38	37.86	57	39.44	34.63	55	41.01	33.52	60	39.53	32.14	57	39.22	29.99	61
Construction and land development	10.51	5.65	80	8.85	5.26	78	10.96	5.09	88	11.24	5.20	87	10.78	4.90	88
1-4 family	1.70	1.18	69	1.11	0.93	62	1.11	0.94	65	1.28	1.02	65	1.33	0.89	69
Other	8.82	4.40	86	7.74	4.19	83	9.84	4.02	92	9.96	4.05	94	9.45	3.90	94
Multifamily	1.70	5.78	19	2.09	4.96	26	1.54	4.69	20	0.94	4.10	15	0.94	3.84	18
Nonfarm nonresidential	33.17	24.56	69	28.50	22.93	63	28.51	22.15	66	27.34	21.40	60	27.49	20.03	66
Owner-occupied	11.61	8.29	70	9.52	7.68	63	9.73	7.72	61	9.35	8.03	59	8.90	7.58	59
Other	21.55	15.94	71	18.98	14.95	62	18.78	14.34	67	17.99	13.38	65	18.59	12.45	76
Real estate loans secured by farmland	0.15	0.54	54	0.16	0.54	54	0.28	0.55	61	0.22	0.63	57	0.40	0.51	69
Loans to depository institutions and acceptances of other banks	0	0.04	74	0	0.06	68	0	0.11	65	0.04	0.12	73	0.02	0.17	67
Commercial and industrial loans	36.41	18.86	88	43.69	22.17	95	39.62	19.53	90	39.75	20.32	89	38.96	20.53	87
Loans to individuals	2.88	6.24	54	2.82	6.13	51	3.42	7.13	49	3.98	7.36	52	4.10	7.61	50
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans	0.14	0.34	60	0.13	0.32	62	0.18	0.37	66	0.17	0.46	63	0.24	0.33	67
Other loans and leases	5.55	8.75	52	5.51	9.09	49	6.55	9.85	49	7.66	9.66	54	8.56	10.32	52
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	242.69	391.81	19	245.77	381.27	23	236.35	391.26	26	233.77	379.80	27	232.01	366.85	26
Real estate loans secured by 1-4 family	41.85	126.06	17	42.36	125.03	17	42.04	138.18	14	41.78	137.84	12	41.05	138.55	13
Revolving	14.02	15.44	55	13.31	17.42	49	11.98	21.26	36	11.55	23.33	34	10.71	25.05	33
Closed-end	27.83	108.85	13	29.06	106.14	14	30.06	115.20	14	30.23	112.79	14	30.34	111.69	15
Commercial real estate loans	200.17	245.88	36	202.58	234.65	38	193.01	229.44	39	190.92	219.72	44	189.05	204.45	46
Construction and land development	46.37	35.95	63	45.46	35.62	65	51.57	34.95	70	54.31	35.36	69	51.97	32.91	71
1-4 family	7.48	7.42	60	5.70	6.34	55	5.23	6.61	55	6.18	7.04	57	6.41	6.16	61
Other	38.89	28.11	66	39.76	28.16	68	46.34	27.32	75	48.13	27.26	78	45.56	26.01	80
Multifamily	7.50	38.66	16	10.72	32.74	23	7.24	31.04	17	4.53	27.85	15	4.55	25.95	17
Nonfarm nonresidential	146.31	158.05	46	146.39	155.06	45	134.20	152.10	43	132.08	147.22	47	132.53	137.03	52
Owner-occupied	51.23	52.99	52	48.89	52.37	49	45.79	53.07	48	45.18	54.89	47	42.90	51.62	46
Other	95.07	102.54	46	97.50	100.54	47	88.40	97.41	45	86.90	91.80	51	89.63	84.09	56
Real estate loans secured by farmland	0.67	3.22	47	0.83	3.44	46	1.31	3.60	54	1.07	4.02	55	1.91	3.31	63
Loans to depository institutions and acceptances of other banks	0.02	0.21	73	0.01	0.28	67	0.02	0.44	62	0.20	0.54	72	0.11	0.68	66
Commercial and industrial loans	160.61	114.45	73	224.43	139.91	85	186.49	122.02	78	191.99	128.82	74	187.81	126.55	74
Loans to individuals	12.69	34.55	46	14.47	37.47	48	16.12	43.51	46	19.24	42.67	48	19.75	44.83	50
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans	0.63	1.86	59	0.68	1.88	60	0.84	2.18	60	0.82	2.72	61	1.16	1.88	67
Other loans and leases	24.46	51.06	36	28.28	49.54	37	30.84	52.44	39	37	51.79	44	41.24	52.78	46
Supplemental															
Non-owner occupied CRE loans / Gross loans	33.95	30.07	57	29.92	27.32	53	31.28	26.45	59	30.17	24.79	60	30.32	23.09	66
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	149.77	195.33	36	153.69	183.76	38	147.21	178.57	40	145.74	167.93	44	146.15	156.17	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	201	252.85	35	202.58	240.85	38	193.01	236.10	37	190.92	225.98	43	189.05	210.40	46

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	32.60	11.47	94	25.79	11.17	89	10.94	7.63	74	17.19	7.80	84	15.22	8.69	80
Liquid assets	46.23	29.03	88	33.20	26.22	75	25.09	22.44	68	25.59	22.72	72	29.03	24.04	75
Investment securities	30.69	21.63	76	29.09	17.85	87	38.88	16.99	96	38.46	17.27	95	37.35	17.35	95
Net loans and leases	31.59	58.67	8	40.58	61.58	11	42.87	63.77	14	43.15	63.98	14	40.84	62.73	13
Net loans, leases and standby letters of credit	32.06	59.49	5	41.18	62.48	11	43.72	64.84	12	44.04	65.07	13	41.61	63.89	12
Core deposits	83.10	75.71	80	81.62	70.67	87	80.18	63.09	90	83.33	62.13	96	83.97	61.26	97
Noncore funding	6.28	10.30	41	6	14.13	24	7.01	19.36	15	5	21.34	7	4.34	22.32	3
Time deposits of \$250K or more	0.85	1.58	30	1.01	2.11	27	1.09	2.94	19	0.77	2.89	15	0.73	2.57	19
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	5.43	1.23	90	4.99	1.47	86	4.97	1.94	84	4.22	1.97	80	3.61	2.23	77
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	5.35	0.54	97	4.99	0.54	95	3.93	0.48	93	2.26	0.54	83	3.11	0.73	88
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0	1.24	7	0.06	3.01	14	0	3.67	2	0	3.96	3
Earning assets that reprice within 1 year	52.06	37.37	85	48.92	39.38	76	41.33	39.29	53	48.67	40.29	77	45.49	41.61	66
Interest-bearing liabilities that reprice within 1 year	1.75	6.39	7	2.31	8.20	10	2.62	10.19	8	2.01	10.01	6	2.03	8.46	9
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	50.30	29.65	90	46.61	29.11	88	38.71	26.63	84	46.66	27.38	90	43.46	29.77	84
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-43.03	-2.33	0	-29.59	3.20	2	-4.89	14.45	6	-16.36	16.62	2	-14.09	17.03	1
Net short-term noncore funding dependence	-43.31	-7.71	5	-29.76	-4.76	6	-6.26	3.38	17	-16.61	4.66	10	-14.27	4.83	9
Short-term investment / Short-term noncore funding	533.65	273.46	80	438.49	184.19	88	184.99	77.77	83	357.04	66.46	95	361.79	74.86	95
Liquid assets - short-term noncore funding / Nonliquid assets	74.63	36.68	88	40.89	28.18	75	25.60	16.97	75	27.92	16.04	81	34.98	18.16	81
Net loans and leases / Total deposits	37.63	72.79	3	49.11	79.43	6	52.76	90.31	4	51.30	90.08	4	48.21	90.14	4
Net loans and leases / Core deposits	38.01	78.25	2	49.72	88.34	3	53.47	103.93	2	51.78	105	1	48.63	105.65	1
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.70	0.12	90	3.34	1.57	78	0.62	0.72	56	0.39	-0.82	92	0.92	-0.31	92
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	13.61	-0.25	99	22.17	4.31	99	13.05	1.36	98	-0.83	-1.98	78	6.19	-0.77	99
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	11.19	14.28	53	15.77	11.38	64	15.31	12.67	62	8.88	16.19	44	12.06	15.76	54
Available-for-sale securities	88.81	83.77	48	84.23	87.23	35	84.69	85.40	38	91.12	81.88	61	87.94	84.24	45
U.S. Treasury securities	13.94	6.70	80	9.07	4.72	79	14.70	6.15	80	27.53	6.99	89	29	6.96	90
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	56.66	8.22	98	70.52	9.83	99	64.64	7.75	99	65.77	9.16	99	65.37	9.31	99
Mortgage-backed securities	29.39	66.54	6	20.39	66.64	6	20.66	67.43	8	6.69	65.45	4	5.63	65.34	1
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0.01	3.08	22	0.01	3.01	24	0.01	2.94	23	0.01	2.79	22	0	2.57	9
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10
Debt securities 1 year or less	3.67	7.78	39	9.57	10.55	55	3.94	11.86	27	18.38	11.91	78	2.77	11.79	23
Debt securities 1 to 5 years	22.27	18.25	64	18.17	17.03	55	11.97	17.94	48	16.56	19.18	53	36.75	18.80	82
Debt securities over 5 years	74.06	71.11	44	72.26	69.86	48	84.08	66.02	70	65.06	64.73	40	60.48	64.73	35
Pledged securities	40.99	32.26	64	41.30	35.67	58	29.54	30.57	52	30.68	33.30	50	32.17	34.58	48
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	51.74	27.98	67	193.40	183.32	64	-33	26.69	8	15	6.77	66	9.59	19.19	58
Investment securities	26.66	31.36	50	-6.91	23.62	12	6.47	11.75	51	4.82	9.42	54	-4.29	8.45	18
Core deposits	22.21	16.94	74	26.67	26.88	55	1.34	11.23	13	1.03	7.29	26	5.13	12.19	41
Noncore funding	25.73	-14.79	90	6.43	-12.18	72	47.81	6.59	89	17.08	10.67	70	-4.90	5.59	43

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	10,417,666	9,800,986	9,076,290	8,354,820	7,935,288
Commit: Secured commercial real estate loans	2,055,637	1,642,622	2,037,326	1,828,123	1,671,209
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	21,571	10,170	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	239,484	253,118	290,203	289,094	245,261
Commercial and similar letters of credit	9,180	14,438	2,042	6,049	5,482
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	15,062	6,956	29,035	24,698	20,822
Credit derivatives - notional amount (holding company as beneficiary)	0	16,373	16,833	17,272	24,967
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	15,062	23,329	45,868	41,970	45,789
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	270,431	356,601	107,835	122,791	114,619
Purchased options contracts (interest rate)	270,431	356,601	107,835	122,791	114,619
Interest rate swaps	2,355,122	2,350,069	2,261,413	2,390,886	1,968,716
Futures and forward foreign exchange	5,759	0	9,286	28,354	68,950
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	473,343	255,309	70,904	79,222	46,281
Purchased options contracts (commodity and other)	473,343	255,309	70,904	79,222	46,281
Commodity and other swaps	749,764	409,119	294,731	257,169	285,346

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.46	22.78	49	23.10	22.01	58	26.62	23.52	65	25.81	24.05	63	24.95	24.03	61
Standby letters of credit	0.47	0.65	51	0.60	0.71	57	0.85	0.84	64	0.89	0.92	63	0.77	0.96	56
Commercial and similar letters of credit	0.02	0.02	70	0.03	0.02	79	0.01	0.02	53	0.02	0.02	63	0.02	0.03	55
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.24	58	0.02	0.35	54	0.09	0.42	61	0.08	0.52	61	0.07	0.30	62
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0.04	0.30	63	0.05	0.52	64	0.05	0.75	65	0.08	0.55	66
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.13	72	0.05	0.30	72	0.13	0.45	77	0.13	0.69	78	0.14	0.59	77
Derivative contracts	9.03	46.30	33	9.39	48.62	25	8.57	68.47	24	9.52	65.81	32	8.32	75.35	29
Interest rate contracts	5.69	32.46	21	7.22	34.36	21	7.26	47.31	22	8.14	43.84	31	6.91	53.66	29
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0.53	1.41	54	0.84	2.18	50	0.32	2.47	42	0.38	2.16	47	0.36	2.60	45
Purchased options contracts (interest rate)	0.53	1.31	67	0.84	1.46	70	0.32	2.65	57	0.38	2.32	61	0.36	2.37	55
Interest rate swaps	4.62	20.49	25	5.54	20.83	24	6.63	28.86	26	7.39	26.74	34	6.19	25.60	32
Foreign exchange contracts	0.01	6.30	54	0	6.01	25	0.03	10.12	49	0.09	10.92	49	0.22	9.40	55
Futures and forward foreign exchange contracts	0.01	3.78	57	0	3.47	25	0.03	5.23	50	0.09	5.22	51	0.22	4.53	58
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	3.33	0.92	87	2.17	1.86	84	1.28	3.32	79	1.28	4.08	78	1.19	3.81	75
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0.93	0.32	88	0.60	0.52	88	0.21	0.98	80	0.24	1.48	79	0.15	1.21	75
Purchased options contracts (commodity and other)	0.93	0.21	89	0.60	0.37	89	0.21	0.94	80	0.24	1.29	80	0.15	1.12	76
Commodity and other swaps	1.47	0.31	87	0.96	0.32	86	0.86	0.38	84	0.79	0.40	85	0.90	0.29	85
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	62.16	44.98	77	57.23	42.82	75	62.90	45.53	76	61.40	44.93	76	63.70	46.60	74

BHC Name _____ City/State _____

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	4,598,193	3,983,008	2,922,908	3,080,435	2,644,812
Interest rate contracts	2,895,984	3,063,271	2,477,083	2,636,468	2,197,954
Foreign exchange contracts	5,759	0	9,286	28,354	68,950
Equity, commodity, and other contracts	1,696,450	919,737	436,539	415,613	377,908
Derivatives Position					
Futures and forwards	5,759	0	9,286	28,354	68,950
Written options	743,774	611,910	178,739	202,013	160,900
Exchange-traded	0	0	0	0	0
Over-the-counter	743,774	611,910	178,739	202,013	160,900
Purchased options	743,774	611,910	178,739	202,013	160,900
Exchange-traded	0	0	0	0	0
Over-the-counter	743,774	611,910	178,739	202,013	160,900
Swaps	3,104,886	2,759,188	2,556,144	2,648,055	2,254,062
Held for trading					
Interest rate contracts	4,595,767	3,979,284	2,912,790	3,065,609	2,617,798
Foreign exchange contracts	2,893,558	3,059,547	2,466,965	2,621,642	2,173,128
Equity, commodity, and other contracts	5,759	0	9,286	28,354	66,762
Equity, commodity, and other contracts	1,696,450	919,737	436,539	415,613	377,908
Non-traded					
Interest rate contracts	2,426	3,724	10,118	14,826	27,014
Foreign exchange contracts	2,426	3,724	10,118	14,826	24,826
Equity, commodity, and other contracts	0	0	0	0	2,188
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	3,880,560	3,410,800	2,796,993	2,945,090	2,550,523
Over 1 year to 5 years	1,491,399	1,490,848	1,014,689	1,093,320	693,883
Over 5 years	1,256,919	850,414	790,218	688,861	753,495
Over 5 years	1,132,242	1,069,538	992,086	1,162,909	1,103,145
Gross negative fair value (absolute value)					
Gross positive fair value	138,577	80,286	31,908	44,986	34,322
Held for trading	159,100	131,657	56,459	46,766	36,077
Non-traded	159,100	131,657	56,453	46,560	35,835
Non-traded	0	0	6	206	242
Current credit exposure on risk-based capital derivative contracts	129,956	129,079	60,524	47,786	41,065
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	62.98	94.17	7	76.91	94.10	14	84.75	93.44	20	85.59	92.91	23	83.10	92.20	20
Foreign exchange contracts	0.13	3.47	57	0	3.49	25	0.32	3.20	52	0.92	3.39	58	2.61	3.53	65
Equity, commodity, and other contracts	36.89	1.14	98	23.09	1.17	96	14.94	1.64	92	13.49	1.93	92	14.29	1.94	91
Futures and forwards	0.13	11.16	18	0	14.05	7	0.32	13.49	16	0.92	12.78	22	2.61	13.23	30
Written options	16.18	6.28	82	15.36	8.18	78	6.12	5.91	62	6.56	6.60	62	6.08	6.68	61
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	16.18	5.96	84	15.36	7.73	79	6.12	5.10	66	6.56	5.49	67	6.08	5.27	64
Purchased options	16.18	3.27	92	15.36	3.42	90	6.12	4.42	69	6.56	4.19	70	6.08	4.73	72
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	16.18	2.87	94	15.36	2.86	92	6.12	3.35	74	6.56	3.20	75	6.08	3.32	75
Swaps	67.52	74.26	32	69.27	68.76	42	87.45	69.75	62	85.96	70.34	57	85.23	68.94	61
Held for trading	99.95	40.42	93	99.91	43.53	93	99.65	44.16	93	99.52	46.31	91	98.98	46.32	91
Interest rate contracts	62.93	34.15	64	76.81	36.62	77	84.40	37.24	83	85.11	38.40	80	82.17	37.84	78
Foreign exchange contracts	0.13	1.68	69	0	1.60	32	0.32	1.60	65	0.92	1.85	69	2.52	2.10	75
Equity, commodity, and other contracts	36.89	0.60	99	23.09	0.68	97	14.94	0.83	95	13.49	1.14	95	14.29	1.01	94
Non-traded	0.05	59.58	6	0.09	56.47	6	0.35	55.84	6	0.48	53.69	8	1.02	53.68	8
Interest rate contracts	0.05	56.71	6	0.09	53.82	7	0.35	52.22	7	0.48	50.60	10	0.94	51.23	12
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0.08	0.60	67
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	84.39	92.53	22	85.63	91.48	25	95.69	93.86	41	95.61	94.47	43	96.43	95.63	46
One year or less	32.43	27.56	63	37.43	32.05	67	34.72	32.17	58	35.49	32.51	64	26.24	31.96	56
Over 1 year to 5 years	27.34	27.01	49	21.35	27.06	47	27.04	30.45	50	22.36	31.16	35	28.49	31.85	45
Over 5 years	24.62	29.89	44	26.85	29.56	50	33.94	28.09	58	37.75	28.71	62	41.71	29.43	66
Gross negative fair value (absolute value)	3.01	0.98	94	2.02	1.55	68	1.09	0.83	65	1.46	0.72	94	1.30	0.69	89
Gross positive fair value	3.46	1.34	96	3.31	2.23	75	1.93	1.19	80	1.52	0.85	90	1.36	0.71	90
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.04	74	0.03	0.07	46	0.01	0.06	43	0.02	0.06	50	0.01	0.06	50
Gross positive fair value (X)	0.05	0.05	68	0.04	0.09	41	0.02	0.07	39	0.02	0.06	49	0.01	0.06	50
Held for trading (X)	0.05	0.04	75	0.04	0.07	56	0.02	0.06	53	0.02	0.05	64	0.01	0.05	62
Non-traded (X)	0	0.01	5	0	0.02	4	0	0.01	10	0	0.01	9	0	0.01	17
Current credit exposure (X)	0.04	0.04	68	0.04	0.06	48	0.02	0.05	44	0.02	0.04	61	0.02	0.04	61
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.51	0.46	72	0.54	0.85	50	0.26	0.73	45	0.22	0.53	61	0.21	0.53	62

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	263,177	132,167	132,132	155,364	153,045
Gross losses	30,686	122,531	51,032	59,975	47,804
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	22,272	19,095	17,308	15,130	14,663
Net losses	8,414	103,436	33,724	44,845	33,141
Provision for loan and lease losses	-6,097	237,011	33,759	21,613	35,460
Adjustments	0	-2,565	0	0	0
Ending balance	248,666	263,177	132,167	132,132	155,364
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	-0.09	65	0.63	0.51	69	0.11	0.15	47	0.07	0.14	31	0.12	0.16	44
Provision for loan and lease losses / Average loans and leases	-0.04	-0.16	65	1.38	0.82	83	0.23	0.24	59	0.16	0.24	45	0.28	0.28	66
Provision for loan and lease losses / Net loan and lease losses	-72.46	-105.48	49	229.14	487.86	28	100.10	130.58	29	48.19	134.68	10	107	143.18	38
Allowance for loan and lease losses / Total loans and leases not held for sale	1.52	1.23	76	1.51	1.58	50	0.90	0.83	55	0.94	0.90	56	1.18	0.98	77
Allowance for loan and lease losses / Total loans and leases	1.52	1.20	78	1.51	1.55	51	0.90	0.81	56	0.94	0.89	57	1.18	0.96	78
Allowance for loan and lease losses / Net loans and leases losses (X)	29.55	21.39	77	2.54	11.58	5	3.92	8.03	42	2.95	7.54	25	4.69	8.39	49
Allowance for loan and lease losses / Nonaccrual assets	462.95	364.13	74	428.29	299.17	76	129.19	218.72	36	179.19	214.03	54	103.36	178.03	24
ALLL / 90+ days past due + nonaccrual loans and leases	269.01	287.08	58	347.48	244.34	76	120.46	151.73	48	140.26	160.51	56	94.31	136.22	34
Gross loan and lease losses / Average loans and leases	0.18	0.19	58	0.72	0.34	87	0.35	0.28	70	0.44	0.30	80	0.38	0.33	73
Recoveries / Average loans and leases	0.13	0.08	79	0.11	0.07	75	0.12	0.08	77	0.11	0.09	68	0.12	0.09	68
Net losses / Average loans and leases	0.05	0.11	38	0.60	0.27	86	0.23	0.21	64	0.33	0.22	79	0.27	0.24	69
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	18.18	34.67	26	37.42	33.98	64	28.86	36.22	45	31.65	41.30	46	30.34	33.49	48
Earnings coverage of net loan and lease losses (X)	57.46	39.72	73	5.69	22.91	26	15.81	24.40	51	11.83	21.75	43	13.39	19.67	57

Net Loan and Lease Losses By Type

Real estate loans	-0.04	0.02	9	0.09	0.04	78	0.04	0.01	81	0.03	0.02	67	0	0.02	23
Real estate loans secured by 1-4 family	-0.11	-0.02	3	0.05	0.01	84	0.21	0.01	96	0.12	0.01	95	0.03	0.03	52
Revolving	0.01	-0.07	80	0.13	0.01	88	0.29	0.02	94	0.11	0.03	74	0.13	0.09	67
Closed-end	-0.18	-0.01	1	0.01	0	66	0.17	0	96	0.13	0.01	95	-0.01	0.02	25
Commercial real estate loans	-0.03	0.04	7	0.10	0.07	71	0.01	0.01	59	0	0.01	56	-0.01	0.01	26
Construction and land development	-0.01	0	33	0.21	0	95	0	-0.01	39	0.02	-0.03	87	-0.03	-0.02	32
1-4 family	0	0	19	0	0	24	0	0	22	0	-0.01	36	0	0	38
Other	-0.01	0	31	0.21	0	96	0	-0.01	41	0.02	-0.02	88	-0.03	-0.01	27
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	-0.03	0.05	6	0.07	0.11	56	0.01	0.02	59	0	0.02	27	0	0.03	31
Owner-occupied	-0.02	0.01	4	0.03	0.02	73	0	0.01	61	0	0.01	22	0	0.01	25
Other	-0.01	0.04	13	0.05	0.08	61	0.01	0.01	70	0	0.01	31	0	0.01	36
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	-0.03	0.01	15
Commercial and industrial loans	0.05	0.17	33	1.12	0.47	88	0.27	0.37	48	0.63	0.31	82	0.53	0.39	71
Loans to individuals	0.33	0.71	30	0.58	1.13	35	1.55	1.17	70	0.54	1.16	33	0.40	1.25	25
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.80	0.10	93	0.76	0.15	92	0.69	0.15	91	0.44	0.14	88	0.37	0.15	85

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	82,094	88,598	50,785	59,595	93,428
90+ days past due loans and leases	38,723	14,289	7,421	20,468	14,432
Nonaccrual loans and leases	53,713	61,449	102,302	73,739	150,313
Total past due and nonaccrual loans and leases	174,530	164,336	160,508	153,802	258,173
Restructured					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	3,439	7,395	5,576	0	53,622
Total restructured loans and leases	3,439	7,395	5,576	0	53,622
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	306	0	6,098	0	4,862
Other real estate owned	3,391	850	1,084	1,175	2,116
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.50	0.32	77	0.51	0.39	72	0.34	0.43	50	0.42	0.44	54	0.71	0.47	84
90+ days past due loans and leases	0.24	0.10	82	0.08	0.12	62	0.05	0.15	46	0.15	0.17	64	0.11	0.20	58
Nonaccrual loans and leases	0.33	0.46	37	0.35	0.66	24	0.69	0.51	72	0.52	0.54	52	1.14	0.63	88
90+ days past due and nonaccrual loans and leases	0.57	0.62	51	0.43	0.85	25	0.74	0.71	56	0.67	0.75	52	1.25	0.88	77
Restructured															
30-89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.02	0.10	22	0.04	0.13	29	0.04	0.14	25	0	0.16	3	0.41	0.20	84
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.50	0.32	77	0.51	0.40	72	0.34	0.43	50	0.42	0.44	54	0.71	0.47	84
90+ days past due assets	0.24	0.10	82	0.08	0.12	62	0.05	0.15	46	0.15	0.18	64	0.11	0.20	58
Nonaccrual assets	0.33	0.47	37	0.35	0.67	24	0.69	0.53	72	0.52	0.57	51	1.14	0.64	88
30+ days past due and nonaccrual assets	1.07	0.97	67	0.94	1.29	40	1.09	1.19	56	1.09	1.26	52	1.96	1.39	78
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.18	0.36	25	0.18	0.52	13	0.32	0.44	40	0.29	0.48	27	0.52	0.54	50
90+ days past due and nonaccrual assets + other real estate owned	0.19	0.37	23	0.18	0.55	12	0.32	0.48	35	0.29	0.52	24	0.52	0.59	44
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.11	0.41	9	0.15	0.60	8	0.32	0.53	25	0.23	0.60	15	0.49	0.72	28
Allowance for loan and lease losses	23.09	62.64	13	23.67	66.66	10	82.84	115.41	38	56.70	118.28	20	101.24	129.01	40
Equity capital + allowance for loan and lease losses	1.22	3.60	11	1.37	4.97	10	2.71	4.28	33	2.14	4.79	20	4.55	5.78	34
Tier 1 capital + allowance for loan and lease losses	1.52	4.30	12	1.80	6.05	11	3.49	5.65	27	2.57	6.16	17	5.77	7.35	38
Loans and leases + other real estate owned	0.35	0.71	22	0.36	0.97	10	0.74	0.85	47	0.53	0.96	22	1.20	1.15	55

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.47	0.26	81	0.33	0.39	53	0.26	0.38	42	0.41	0.42	57	0.62	0.44	75
90+ days past due	0.12	0.12	77	0.04	0.16	58	0.04	0.16	50	0.10	0.22	59	0.13	0.26	63
Nonaccrual	0.19	0.52	25	0.27	0.76	14	0.14	0.46	16	0.24	0.57	22	0.16	0.69	13
Commercial and industrial															
30–89 days past due	0.60	0.24	87	0.72	0.23	89	0.44	0.31	75	0.43	0.30	76	0.96	0.32	93
90+ days past due	0.45	0.04	96	0.12	0.03	87	0.06	0.05	67	0.21	0.05	88	0.10	0.05	80
Nonaccrual	0.46	0.57	50	0.44	0.75	34	1.56	0.83	81	1	0.76	68	2.61	0.93	93
Individuals															
30–89 days past due	0.59	0.63	52	0.88	0.83	58	0.57	0.83	37	0.99	0.84	57	0.70	0.97	36
90+ days past due	0.11	0.09	71	0.24	0.14	78	0.09	0.17	57	0.17	0.16	72	0.11	0.19	57
Nonaccrual	0	0.17	25	0	0.28	20	0	0.17	22	0.25	0.23	63	0.02	0.24	23
Depository institution loans															
30–89 days past due	0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
Nonaccrual	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural															
30–89 days past due	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0.17	0.12	74	0.16	0.18	64	0.25	0.20	65	0.21	0.17	70	0.14	0.20	63
90+ days past due	0.06	0.01	91	0.03	0.01	86	0.09	0.01	92	0.08	0.01	90	0.05	0.02	86
Nonaccrual	1	0.09	96	0.53	0.15	86	0.09	0.13	61	0.02	0.14	43	0.57	0.10	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.38	0.46	50	0.55	0.65	55	0.57	0.67	57	0.73	0.71	60	0.70	0.74	54
	90+ days past due	0.15	0.24	71	0.16	0.33	72	0.15	0.31	68	0.21	0.46	66	0.28	0.49	69
	Nonaccrual	0.03	0.71	5	0.07	0.89	7	0.07	0.73	5	0.06	0.86	4	0.19	0.97	11
Revolving	30-89 days past due	0.36	0.28	64	0.26	0.48	33	0.69	0.45	74	0.70	0.50	71	0.46	0.61	37
	90+ days past due	0.23	0.02	93	0.17	0.03	89	0.03	0.05	67	0.31	0.05	92	0.72	0.07	97
	Nonaccrual	0.01	1.18	12	0.08	1.13	15	0.11	1	15	0.05	1.17	10	0.12	1.17	16
Closed-end	30-89 days past due	0.39	0.49	51	0.69	0.65	67	0.53	0.70	47	0.74	0.75	60	0.78	0.79	55
	90+ days past due	0.11	0.26	69	0.16	0.38	70	0.19	0.35	70	0.18	0.53	61	0.13	0.57	58
	Nonaccrual	0.04	0.67	5	0.06	0.87	7	0.05	0.70	4	0.07	0.84	5	0.21	0.96	15
Junior lien	30-89 days past due	0.16	0.01	97	0.31	0.02	99	0.24	0.02	98	0.30	0.03	99	0.33	0.03	98
	90+ days past due	0.04	0	97	0.04	0	97	0.07	0	97	0.11	0	98	0.08	0	97
	Nonaccrual	0	0.03	18	0	0.04	15	0	0.04	8	0.02	0.06	37	0.01	0.07	29
Commercial real estate	30-89 days past due	0.49	0.15	88	0.29	0.26	67	0.20	0.18	66	0.34	0.17	82	0.61	0.18	96
	90+ days past due	0.12	0.01	95	0.02	0.02	74	0.01	0.03	57	0.08	0.03	82	0.10	0.04	82
	Nonaccrual	0.23	0.38	41	0.32	0.62	31	0.16	0.23	42	0.28	0.28	58	0.15	0.34	31
Construction and development	30-89 days past due	0.06	0.17	55	0.43	0.28	72	0.25	0.28	64	0.08	0.21	39	0.62	0.23	86
	90+ days past due	0	0.01	38	0.01	0.01	81	0.02	0.02	73	0	0.02	31	0.25	0.03	95
	Nonaccrual	0.07	0.20	51	0.14	0.41	53	0.06	0.20	44	0.01	0.19	30	0.10	0.24	42
1-4 family	30-89 days past due	0.01	0.02	66	0	0.03	28	0.01	0.06	53	0.05	0.06	62	0.11	0.07	73
	90+ days past due	0	0	44	0	0	42	0.02	0	88	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30-89 days past due	0.05	0.13	66	0.43	0.22	78	0.24	0.20	74	0.03	0.13	43	0.51	0.13	85
	90+ days past due	0	0	41	0.01	0	89	0	0.01	35	0	0.02	33	0.25	0.02	96
	Nonaccrual	0.07	0.16	62	0.14	0.35	58	0.06	0.17	52	0.01	0.15	35	0.10	0.18	48
Multifamily	30-89 days past due	0.42	0.07	91	0	0.09	22	0	0.08	19	4.69	0.10	99	0	0.07	21
	90+ days past due	0.08	0	97	0	0	45	0	0	41	0	0.01	39	0.26	0.01	97
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0.09	0.10	65
Nonfarm non-residential	30-89 days past due	0.63	0.13	92	0.27	0.23	65	0.19	0.14	70	0.30	0.17	79	0.62	0.17	96
	90+ days past due	0.15	0.01	96	0.02	0.02	76	0.01	0.03	57	0.11	0.03	86	0.03	0.04	66
	Nonaccrual	0.29	0.45	48	0.40	0.80	36	0.20	0.28	44	0.40	0.30	64	0.17	0.38	30
Owner Occupied	30-89 days past due	0.07	0.04	76	0.01	0.07	28	0.04	0.07	39	0.21	0.09	85	0.19	0.07	89
	90+ days past due	0.14	0	97	0.01	0	77	0	0.01	26	0.05	0.01	85	0.02	0.02	74
	Nonaccrual	0.13	0.17	47	0.11	0.27	24	0.07	0.16	33	0.07	0.17	31	0.14	0.21	42
Other	30-89 days past due	0.56	0.08	92	0.26	0.14	75	0.15	0.07	82	0.09	0.07	69	0.43	0.09	94
	90+ days past due	0.02	0	89	0.02	0.01	81	0.01	0.01	71	0.06	0.01	89	0.01	0.02	61
	Nonaccrual	0.16	0.23	53	0.29	0.44	48	0.13	0.10	65	0.33	0.13	85	0.04	0.14	32
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0.30	0.23	72	0	0.25	23	0.10	0.27	52
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30-89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	989,819	883,871	832,278	848,029	886,796
Retained earnings	3,018,579	2,814,424	2,667,534	2,440,002	2,187,069
Accumulated other comprehensive income (AOCI)	347,318	512,970	267,370	-63,600	79,512
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,355,716	4,211,265	3,767,182	3,224,431	3,153,377
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	637,355	639,848	642,562	645,557	647,817
Accumulated other comprehensive income-related adjustments	347,318	512,970	267,370	-63,601	79,512
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,371,043	3,058,447	2,857,250	2,642,475	2,426,048
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,371,043	3,058,447	2,857,250	2,642,475	2,426,048
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	145,452	145,452	144,486	144,486	144,486
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	145,452	145,452	144,486	144,486	144,486
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	145,452	145,452	144,486	144,486	144,486
Tier 1 Capital	3,516,495	3,203,899	3,001,736	2,786,961	2,570,534
Tier 2 Capital					
Tier 2 capital instruments and related surplus	220,000	233,000	233,000	233,000	233,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	229,749	236,013	132,667	132,632	155,792
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	449,749	469,013	365,667	365,632	388,792
Exited advanced approach tier 2 capital before deductions					0
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	449,749	469,013	365,667	365,632	388,792
Exited advanced approach tier 2 capital					0
Total capital	3,966,244	3,672,912	3,367,403	3,152,593	2,959,326
Exited advanced approach total capital					0
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	48,575,692	40,364,953	32,972,259	31,421,264	31,028,492
Less: Deductions from common equity tier 1 capital	637,355	639,848	642,562	645,557	647,817
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	47,938,337	39,725,105	32,329,697	30,775,707	30,380,675
Total risk-weighted assets	25,664,980	23,783,814	23,112,657	21,530,561	19,537,917
Exited advanced approach total RWA					0

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	13.13	12.37	70	12.86	12.35	63	12.36	12.11	59	12.27	12.09	65	12.42	12.16	67
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	13.70	13.11	67	13.47	13.08	63	12.99	12.78	62	12.94	12.85	63	13.16	12.95	62
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	15.45	14.91	64	15.44	15.23	60	14.57	14.36	64	14.64	14.45	67	15.15	14.63	68
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.34	8.98	12	8.07	9.13	17	9.28	9.76	42	9.06	9.71	31	8.46	9.53	22
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	51,715	50,417	52,850	49,431	46,337	2.57	9.27
Other insurance activities income	51,715	50,417	52,850	49,431	46,337	2.57	9.27
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	190,139	189,984	187,156	183,473	180,477	0.08	6.89

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	53.11			53.67			51.47			56.12			52.23		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	46.89			46.33			48.53			43.88			47.77		
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52		
<hr/>															
Insurance activities revenue / Adjusted operating income	3.53	0.36	96	3.54	0.41	94	3.61	0.47	92	3.53	0.47	93	3.35	0.55	92
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04		
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74		
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99		
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	5.05	12	23	5.48	11.03	29	5.97	11.51	31	6.29	10.22	33	6.62	9.84	38
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	19,086	21,164	20,223	27,832	21,089
Real estate loans	2,272	2,202	2,609	1,295	1,709
Commercial and industrial loans	16,814	18,962	17,614	21,574	19,380
Loans to depository institutions and other banks acceptances	0	0	0	4,963	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	1,500	1,500	1,500	1,500	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	20,586	22,664	21,723	29,332	21,089
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-9.82	6.83	31	4.65	-2.40	69	-27.34	22.48	8	31.97	7.24	80	-38.26	21.19	16
Total selected assets	-9.17	9.48	27	4.33	2.04	55	-25.94	12.40	12	39.09	3.24	89	-40.60	21.86	11
Deposits		0.73			3.46			10.36			5			-0.77	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	219,386	299,330	237,389	225,199	149,994	-26.71	55.14
Dividends	219,386	298,884	234,531	223,371	149,671	-26.60	55.18
Interest	0	446	2,858	1,828	323	-100.00	-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	473	736	1,822	953	915	-35.73	-47.15
Dividends	473	736	1,822	953	915	-35.73	-47.15
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	219,859	300,066	239,211	226,152	150,909	-26.73	54.50
Securities gains (losses)	0	0	0	0	0		
Other operating income	101	0	10	0	98		
Total operating income	219,960	300,066	239,221	226,152	151,007	-26.70	54.57
Operating Expenses							
Personnel expenses	1,499	1,581	1,551	1,973	1,202	-5.19	-18.00
Interest expense	4,657	4,656	4,657	4,657	3,860	0.02	246.76
Other expenses	8,351	10,393	12,739	12,307	10,328	-19.65	-9.37
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	14,507	16,630	18,947	18,937	15,390	-12.77	17.13
Income (loss) before taxes	205,453	283,436	220,274	207,215	135,617	-27.51	58.14
Applicable income taxes (credit)	-4,899	-5,406	-5,135	-5,218	-7,092		
Extraordinary items					0		
Income before undistributed income of subsidiaries	210,352	288,842	225,409	212,433	142,709	-27.17	53.61
Equity in undistributed income of subsidiaries	232,727	42,309	218,190	242,485	221,440	450.06	39.09
Bank subsidiaries	232,704	42,439	219,001	242,422	221,434	448.33	38.99
Nonbank subsidiaries	23	-130	-811	63	6		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	443,079	331,151	443,599	454,918	364,149	33.80	45.62
Memoranda							
Bank net income	452,090	341,323	453,532	465,793	371,105	32.45	46.40
Nonbank net income	496	606	1,011	1,016	921	-18.15	-37.22
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	1-Year	5-Year
Assets										
Investment in bank subsidiaries	4,217,913	89.81	4,150,863	91.45	4,150,067	99.60	3,581,768	3,525,277	1.62	30.87
Common and preferred stock	4,215,628	89.76	4,148,578	91.40	3,889,782	93.36	3,354,483	3,266,992	1.62	43.32
Excess cost over fair value	2,285	0.05	2,285	0.05	2,285	0.05	2,285	2,285	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	258,000	6.19	225,000	256,000		-100.00
Investment in nonbank subsidiaries	4,375	0.09	4,756	0.10	4,895	0.12	5,706	5,644	-8.01	-22.39
Common and preferred stock	4,375	0.09	4,756	0.10	4,895	0.12	5,706	5,644	-8.01	-22.39
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	471,875	10.05	381,240	8.40	9,116	0.22	11,397	9,301	23.77	4688.66
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	2,228	0.05	2,164	0.05	2,545	0.06	9,122	3,006	2.96	-61.58
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	4,696,391	100.00	4,539,023	100.00	4,166,623	100.00	3,607,993	3,543,228	3.47	44.76
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	99,178	2.11	99,021	2.18	98,865	2.37	98,708	98,552	0.16	-0.81
Other liabilities	34,647	0.74	10,629	0.23	19,791	0.47	4,126	10,629	225.97	555.57
Balance due to subsidiaries and related institutions	123,011	2.62	136,357	3	136,299	3.27	136,242	136,184	-9.79	-9.86
Total liabilities	256,836	5.47	246,007	5.42	254,955	6.12	239,076	245,365	4.40	6.24
Equity Capital	4,439,555	94.53	4,293,016	94.58	3,911,668	93.88	3,368,917	3,297,863	3.41	47.86
Perpetual preferred stock (income surplus)	145,452	3.10	145,452	3.20	144,486	3.47	144,486	144,486	0.00	0.67
Common stock	642	0.01	642	0.01	642	0.02	642	642	0.00	0.78
Common surplus	1,009,921	21.50	997,168	21.97	983,250	23.60	967,304	953,361	1.28	11.38
Retained earnings	2,956,966	62.96	2,750,723	60.60	2,667,534	64.02	2,440,002	2,187,069	7.50	48.92
Accumulated other comprehensive income	347,318	7.40	512,970	11.30	267,370	6.42	-63,600	79,512	-32.29	
Other equity capital components	-20,744	-0.44	-113,939	-2.51	-151,614	-3.64	-119,917	-67,207		
Total liabilities and equity capital	4,696,391	100.00	4,539,023	100.00	4,166,623	100.00	3,607,993	3,543,228	3.47	44.76
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	123,011	2.62	136,357	3	136,299	3.27	136,242	136,184	-9.79	-9.64
Notes payable to subsidiaries that issued TPS	120,000	2.56	133,000	2.93	133,000	3.19	133,000	133,000	-9.77	-9.77
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	10.02	11.94	35	8.08	7.29	56	11.99	9.68	76	13.85	10.40	86	11.48	7.61	85
Bank net income / Average equity investment in banks.....	10.85	11.80	49	8.48	7.45	62	12.30	10.51	72	14.32	11.19	80	11.96	8.74	78
Nonbank net income / Average equity investment in nonbanks.....	10.49	13.12	53	12.64	9.75	68	19.59	7.89	81	17.88	7.10	83	16.29	4.73	88
Subsidiary HCs net income / Average equity investment in sub HCs.....		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income.....	102.03	96.79	55	103.07	88.16	50	102.24	82.22	47	102.39	82.56	49	101.91	80.64	50
Nonbank net income / Parent net income.....	0.11	3.40	42	0.18	3.59	41	0.23	5.93	39	0.22	3.78	43	0.25	7.76	40
Subsidiary holding companies' net income / Parent net income.....		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital.....	5.79	16.81	25	5.73	20.06	21	6.52	20.43	28	7.10	20.88	32	7.44	19.94	33
Total debt / Equity capital.....	2.23	11.71	29	2.31	14.41	26	2.53	14.31	33	2.93	14.69	35	2.99	13.95	39
Total debt + notes payable to subs that issued TPS / Equity capital.....	4.94	13.63	27	5.40	16.67	22	5.93	16.36	30	6.88	17.10	35	7.02	16.10	37
Total debt + Loans guaranteed for affiliate / Equity capital.....	2.23	11.77	29	2.31	14.68	26	2.53	14.56	33	2.93	15.14	35	2.99	14.35	39
Total debt / Equity capital – excess over fair value.....	2.24	11.81	29	2.31	14.52	26	2.53	14.51	33	2.93	14.81	35	2.99	14.10	39
Long-term debt / Equity capital.....	2.23	10.95	29	2.31	13.56	26	2.53	13.04	34	2.93	13.37	35	2.99	12.69	40
Short-term debt / Equity capital.....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital.....	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital.....	0.05	0.05	83	0.05	0.08	81	0.06	0.12	79	0.07	0.12	79	0.07	0.17	77
Long-term debt / Consolidated long-term debt.....	44.64	39.86	48	42.07	34.67	55	18.37	28.44	41	42.01	28.63	66	41.98	26.93	67
Double Leverage															
Equity investment in subs / Equity capital.....	95.11	103.22	9	96.80	102.81	17	99.62	103.22	30	99.81	103.10	35	99.30	102.10	32
Total investment in subs / Equity capital.....	95.11	108.40	4	96.80	110.16	10	106.22	111.07	55	106.49	112.48	55	107.07	111.30	55
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.49	0.29	9	-0.41	0.47	16	-0.03	0.36	29	-0.01	0.35	35	-0.06	0.52	33
Equity investment in subs – equity cap / Net income-div (X).....		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	106.85	152.85	30	153.33	136.59	69	119.77	177.68	30	120.22	162.34	33	94.32	141.81	23
Cash from ops + noncash items + op expense / Op expense + dividend.....	118.66	154.48	39	149.41	147.24	63	131.16	190.27	30	114.15	174.91	25	99.39	148.20	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	140.49	98.54	80	286.78	134.08	89	98.88	116.34	30	101.09	103.19	51	99.79	92.33	50
Pretax operating income + interest expense / Interest expense.....	4,511.70	1,835.33	88	6,187.54	2,016.32	89	4,829.95	1,968.54	84	4,549.54	2,898.75	83	3,613.39	1,909.25	81
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	2,977.09	1,770.77	78	3,549.81	1,539.23	85	2,225.58	1,632.83	72	2,182.98	1,369.37	76	1,835.34	1,547.94	75
Dividends + interest from subsidiaries / Interest expense + dividends.....	109.60	174.12	29	160.24	150.43	62	126.08	210.80	25	126.93	188.90	32	96.68	172.51	21
Fees + other income from subsidiaries / Salary + other expenses.....	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X).....	61.91	47.61	83	164.26	35.64	90	55.02	57.11	80	56.42	33.93	83	45.16	24.63	91
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	10.01	3.44	86	8.35	3.85	80	6.36	2.64	79	6.49	2.61	76	7.43	3.24	76
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.17			0.10			0.04			0.24			0.10	
Nonaccrual.....		0.92			1.03			0.54			6.54			7.38	
Total.....		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.76	35	0	2.66	31	0	5.62	26	0	5.50	28	0	5.68	28
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	93.15	66.37	76	63.22	81.10	42	82.10	57.84	74	81.68	57.26	74	106.68	68.72	81
Dividends declared / Net income	44.22	28.27	83	55.14	42.29	71	41.72	33.08	68	38.14	27.33	71	41.81	31.29	69
Net income – dividends / Average equity.....	5.59	8.62	25	3.62	4.14	41	6.99	6.46	55	8.57	7.33	66	6.68	5.03	73
Percent of Dividends Paid															
Dividends from bank subsidiaries	111.96	155.92	35	163.68	132.17	65	126.73	178.13	36	128.74	157.73	42	98.32	130.71	34
Dividends from nonbank subsidiaries	0.24	4.90	58	0.40	3.41	65	0.98	7.53	57	0.55	7.13	61	0.60	12.57	56
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	112.21	203.53	26	164.09	174.85	59	127.71	260.40	26	129.28	215.26	28	98.92	196.35	18
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	48.53	45.96	50	87.57	60.28	75	51.71	66.55	34	47.95	60.71	37	40.33	59	32
Interest income from bank subsidiaries.....	0	0.11	24	0.13	0.36	63	0.63	0.54	72	0.39	0.52	69	0.09	0.76	56
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	48.53	51.33	46	87.70	62.88	71	52.34	69.36	33	48.35	63.43	37	40.42	62.82	29
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	95.36	62.63	65	121.45	56.39	82	180.22	82.95	83	93.80	51.40	72	99.35	102.35	66
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	95.36	87.22	59	121.45	79.84	75	180.22	150.41	73	93.80	99.33	50	99.35	165.35	55
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.74	74.16	80	99.61	69.76	80	98.04	67.32	69	98.77	65.18	74	99.12	59.17	86
Interest income from bank subsidiaries.....	0	0.23	23	0.15	0.63	61	1.19	0.80	74	0.81	0.92	71	0.21	0.94	60
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	99.74	83.13	70	99.75	82.20	73	99.23	78.80	66	99.58	74.20	71	99.33	69.23	78
Dividends from nonbank subsidiaries	0.22	3.07	57	0.25	1.95	62	0.76	2.65	59	0.42	2.57	64	0.61	2.65	62
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0.22	4.67	49	0.25	4.70	52	0.76	7.29	48	0.42	7.64	52	0.61	9.99	46
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	124.03	26.38	96	137.71	27.08	95	137.86	28.33	94	138.03	26.53	95	138.18	39.18	91